

ABSTRACT

PROCESS ENABLING FINANCIAL TRANSACTIONS, SYSTEM
THEREOF AND ELECTRONIC PURSE

The process and the system enabling financial transactions imply the use of an electronic purse (2). The system permits to establish connections (5, 6, 7, 8) between a financial institute (1), the electronic purse (2) and a cashing device (3). These connections being generally established in real time, the financial institute (1) knows
5 exactly the balance of the account which the purse holder has opened at this institute (1), and the seller receives in real time a receipt (quitus) of the amount requested for the transaction.

Several complementary measures ensure the security of the system.

10 Figure 1